



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number 09/599,602

Filing Date June 23, 2000

First Named Inventor Robert ROSKO

Art Unit 3624

Examiner Name Geoffrey R. [unclear]

Attorney Docket Number 47004.000073

RECEIVED
FEB 14 2003
GROUP 3600

Sheet

1

5

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-			

FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>

NON-PATENT LITERATURE DOCUMENTS

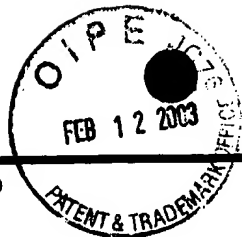
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
CA	1.	eCharge, eCharge Corporation, www.echarge.com, 12/03/99		
CA	2.	Tracy Pletz et al., Summary of the at your risk architecture, 06/03/99		
CA	3.	Siebel, Siebel: Ensuring Customer Success, www.siebel.com, 11/17/99		
CA	4.	OMG, Welcome to OMG's CORBA for Beginners Page!, www.omg.com, 05/25/99		

EXAMINER SIGNATURE

DATE CONSIDERED

4/15/03

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	09/599,602
Filing Date	June 23, 2000
First Named Inventor	Robert Rosko
Art Unit	3624
Examiner Name	Geoffrey R. Akers

Sh t	2	5	Attorney Docket Number	47004.000073
------	---	---	------------------------	--------------

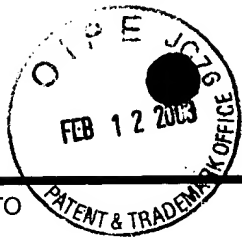
NON-PATENT LITERATURE DOCUMENTS

5.	Sun MicroSystems, Inc., Schema for Representing CORBA Objects in an LDAP directory, 05/21/99		
6.	OMG, Library, www.omg.com, 05/25/99		
7.	OMG, What is CORBA?, , www.omg.com, 05/25/99		
8.	Overview of CORBA, , www.omg.com, 05/25/99		
9.	JAVA, JAVA™ Technology in the Real World, java.sun.com, 05/21/99		
10.	JAVA, JAVA™ Servlet API, java.sun.com, 05/21/99		
11.	JAVA, Staying in Touch with JNDI, java.sun.com, 05/21/99		
12.	JAVA, JAVA™ Remote Method Invocation (RMI) Interface, java.sun.com, 05/21/99		
13.	JAVA, Banking on JAVA™ Technology, java.sun.com, 05/21/99		
14.	JAVA, The JDBC™ Data Access API, java.sun.com, 05/21/99		
15.	Anne Thomas, Enterprise JAVABEANS™ Technology: Server Component Model for the Java™ platform, java.sun.com, 05/21/99		
16.	S. R. Hiremath, Numerical Credit Scoring Model, Operations Research Bulletin, WA13.16, 04/30/75		

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number 10/287,558

Filing Date

November 5, 2002

First Named Inventor

Shell y SANDERS et al.

Art Unit

3629

Examiner Name

Unassigned

Sheet

3

5

Attorney Docket Number

47004.000073

NON-PATENT LITERATURE DOCUMENTS

17.	Reuters, Getting Smart with Java: Sun Micro Says American Express to Use Java for Smart Card, www.abcnew.go.com/sciences/tech, 06/06/00		
18.	David Bank, Cash, Check, Charge--What's Next?, Seattle Times, 03/06/98		
19.	Gerry Vandenengel, Cardson the Internet: Advertising on a \$3 Bill, Industry Intelligence, 02/01/95		
20.	Kim A. Strassel, Dutch Software Concern Experiments with Electronic 'Cash' in Cyberspace, Wall Street Journal, 04/17/95		
21.	Jeffrey Kutler, Cash Card Creator Looking Beyond Mondex, 02/09/95		
22.	David Post, E-Cash: Can't Live With It, Can't Live Without It, The American Lawyer, pp. 116-117, 03/01/96		
23.	Russell Mitchell, Cyberspace: Crafting Software....., Business Week, pp. 78-86, 02/27/95		
24.	Jeffrey Kutler, A Different Drummer on the Data Highway, American Banker, 05/12/95		
25.	Stephen Eppmt, A pLayer Goes After Big Bucks in Cyberspace, American Banker, 05/05/95		
26.	Robert Barnham, Network Brings Together Producers and Companies, Bests Review 02/01/94		
27.	Vanessa Houlder, OFT Gives the Individual Top Priority: Report Calls for Deregulation of Business Lending, The Financial Times, 06/08/94		
28.	Kennedy Maiz, Fannie Mae on the Web, Newsbyte, 05/08/95		

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number 09/599,602

Filing Date Jun 23, 2000

First Named Inventor Robert ROSKO

Art Unit 3624

Examiner Name Geoffrey H. Wiers

Attorney Docket Number 47004.000073

Sheet

4

5

NON-PATENT LITERATURE DOCUMENTS

29.	Anne Knowles, Improved Internet Security Enabling On-Line Commerce, PC Week, 03/20/95		
30.	Aversion Therapy: Banks Overcoming Fear of the Net to Develop Safe Internet-based Payment System w/ Netscape Communicator, Network World, 12/12/94		
31.	Don Clark, Microsoft, Visa to Jointly Develop PC Electronic-Shopping Software, Wall Street Journal, The, B9, 11/09/94		
32.	Understanding Product Data Management, Hewlett-Packard Company, 4/26/99		
33.	Getting Started: Specific GE TPN Post Service Use Guidelines, GE, 04/26/99		
34.	Resource Center: Consolidated Edison Selects GE TPN Post, GE, 04/26/99		
35.	ThomasNet, Thomas Publishing Company, 04/26/99		
36.	SoluSource: For Engineers By Engineers, Thomas Publishing Company, 04/26/99		
37.	Harris InfoSource, 04/26/99		
38.	Welcome to MUSE, MUSE Technologies, 04/26/99		
39.	Product Data Integration Technologies, Inc., PDIT, 04/26/99		

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number 09/599,602

Filing Date June 23, 2000

First Named Inventor Robert ROSKO

Art Unit 3624

Examiner Name Geoffrey R. Lake

Attorney Docket Number 47004.000073

Sheet

5

5

NON-PATENT LITERATURE DOCUMENTS

40.	SBA: Pro-Net, SBA, 04/01/99		
41.	FreeMarkets, FreeMarkets Online, Inc., 04/26/99		
42.	Associates National Bank (DE) Credit Card Services, The Associates, www.theassocitheassociates.atcomcorn/consumer/credit_cards/rmain.html, 04/06/99		
43.	At Your Request, Wingspanbankcom, 09/28/99		
44.	Robyn Meredith, Internet bank moves closer to virtual reality, USA Today, 05/05/95		
45.	Marvin Sirbu and J.D. Tygar, NetBill: An Internet Commerce System Optimized for Network Delivered Services, http://www.ini.cmu.edu :80/netbill, pp. 1-12, 02/27/95		
46.	The check is in the email., Information Today, Vol. 12, No. 3, 03/01/95, ISSN: 8755-6286		
47.	The Gale Group, G&D America's Multi-application Smart Card Selected for Combined Payroll and 'Virtual Banking' Program in Mexico, wysiwyg://0/http://www.dialogclassic.com/history, Business Wire, 04/24/98, p4241047		
48.	Richard Mitchell, Netlink Goes After An Unbanked Niche, wysiwyg://0/http://www.dialogclassic.com/history, ISSN: 1093-1279, 09/99		

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.